

**REMARKS**

Claims 1-2, 4-6 and 8 are pending. The support for the amendments to Claims 1 and 4 is found on p.7, lines 8-10 of the originally filed specification. No new matter is added.

**Claims 1, 2, 4-6 and 8 under 35 U.S.C. § 102(b) as unpatentable over Norris (previously applied) in view of newly-applied U.S. Patent Publication No. 2007/0198432 to Pitroda et al. (Office Action p.2)**

The rejection has urged that column 3, lines 10-27 of Norris discloses a “short-distance communication means for making short-distance communications in a noncontact manner,” as recited in claims 1 and 4. The Applicants respectfully disagree.

Column 3, lines 10-27 of Norris discloses:

In the example of a loan or credit card, an applicant applies via a variety of communication and electronic routes to make contact with the computer, which responds to the applicant and obtains information using touch-screen technology, in which the consumer applicant indicates a choice or supplies information by touching a computer monitor at the locations provided, or voice recognition technology, where the consumer simply states a choice or other appropriate response recognizable to the computer controller. In the case of a touch screen monitor, the computer controller can sense touching of the screen electronically and determines the location touched. Information about the applicant is also obtained via electronic transfer of data to the computer from one or more databases, including those that provide name and address based on a caller's telephone number, and from credit bureaus that provide credit reports on an applicant given an applicant's name, a social security number and an address.

This passage discloses contact between the user and the computer in a kiosk either by touch-screen technology or by voice recognition technology. Touch-screen technology is certainly not a non-contact manner of communication, as required in claims 1 and 4, and voice recognition used by the user in Norris does not utilize a short-distance information means

included in the personal information storage device 1 for radio communication between the personal information storage means and the mobile terminal, as shown in FIG. 1 of the instant application. On this basis alone the references fail to anticipate or make obvious the invention now claimed.

Further, Norris fails to disclose that the personal information storage device is integrated with something that a user wears, as recited in claims 1 and 4, but the rejection has now cited paragraph [0316] of Pitroda et al. for teaching this feature.

The Applicants respectfully disagree.

Although paragraph [0316] discloses that the “electronic facility 101” may be embedded in a ring, bracelet, pendant, show, eyeglass rim, barrette or other personal item that the user wears, the Applicants submit that “electronic facility 101” corresponds more closely to the “mobile terminal” recited in claims 1 and 4, rather than to the information storage means which can be “integrated with something a user wears,” as recited in claims 1 and 4.

This correspondence is suggested because paragraph [0316] of Pitroda et al. discloses a display 103 which is part of the electronic facility 101. In contrast, in the claimed invention, the display is part of the mobile terminal, and not the information storage means.

The rejection alleges that the pair relationship establishment means of present Claim 1 is disclosed in column 2, lines 37-48 of Norris. The Applicants respectfully disagree.

Norris reads “all the steps involved are performed by a computer” (column 2 lines 42-43), and fails to disclose a mobile terminal other than the computer (see FIG. 1 - 3), so Norris therefore fails to disclose the pair relationship establishment means of present Claim 1.

As for present Claim 4, the rejection alleges that the short-distance communication means is disclosed in column 3, lines 10-27 of Norris, pair registration means is disclosed in column 2 lines 37-48, user setting means is disclosed in column 2 lines 37-48, and use permission means is disclosed in column 2 lines 37-48. Again the Applicants respectfully disagree.

Norris reads “all the steps involved are performed by a computer” (column 2 lines 42-43), and fails to disclose a mobile terminal other than the computer (see FIG. 1 - 3). Therefore Norris fails to disclose a mobile terminal of present Claim 4.

Furthermore, the rejection has cited column 16, lines 65-66 of Norris for disclosing the electronic “money increase means” and an “electronic money increase signal” transmitted from the personal information storage device by the short-distance communication means, as recited in claim 5.

The Applicants respectfully disagree. Figs. 1 and 5 of the instant application disclose payment of electronic money using these devices, which is in contrast to column 16, lines 65-66 of Norris, which recites no more than allowing “an applicant to remotely request a credit increase for an existing account.”

It is respectfully requested that the rejection be reconsidered and withdrawn.

In view of the above amendment, applicants believe the pending application is in condition for allowance.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 04-1105.

Dated: October 20, 2010

Respectfully submitted,

CUSTOMER NO.: 21847

Electronic signature: /James E. Armstrong, IV/  
James E. Armstrong, IV

Registration No.: 42,266  
EDWARDS ANGELL PALMER & DODGE  
LLP  
P.O. Box 55874  
Boston, Massachusetts 02205  
(202) 478-7375  
Attorneys/Agents For Applicant